Case 09-20198 Doc 1 Filed 06/03/09 Entered 06/03/09 10:14:35 B 1 (Official Form 1) (1.08) Document -Page 1 of 9 United States Bankruptcy Voluntary Petition Hiesch Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last & years All Other Names used by the Joint Dobtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Soc. or Indvidual-Taxpayer LD. (ITIN) No. Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2654 Shady Grove Crete Illinois D 60417 ZIP CODE County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): VIP CODE ZIP CODE Location of Principal Assots of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) Nature of Business (Form of Organization) (Check one box.) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Individual (includes Joint Dubtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form, Corporation (includes LLC and LLP) 11 U.S.C. § 101(51B) Chapter 11 Chapter 12 Main Proceeding Railroad Chapter 15 Petition for Pactnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Dobts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Dobtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited propetition from one or more classes. of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COERT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Н Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Number of Creditors U 1-49 50-99 100-199 200-999 1,000-5.001-25,001-10,003-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities SO to \$50,001 to \$100,00f to \$500.001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

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Case 09-20198 DOC 1 Filed 06/03/09 B1 (Official Form 1) (1/08) Document	Entered 06/03/09 10:14:3	Descimain Page 2		
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s):			
All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional sheet.)			
Location Where Filed: NON &	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi Name of Debtor:	liste of this Debtor (If more than one, attach ad Case Number:	ditional sheet.) Date Filed:		
		Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare have informed the petitioner that [he or she] may proceed under chapter 12, or 13 of title 11, United States Code, and have explained the available under each such chapter. I further certify that I have delivered debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A is attached and made a part of this petition.	x			
	Signature of Attorney for Debtor(s) (Date)		
Exhibit	С			
Does the debtor own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or sufety?		
Yes, and Exhibit C is attached and made a part of this petition.	-	•		
IZ No.				
El 140.				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition:				
☐ Exhibit D also completed and signed by the joint debtor is atta	ched and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment)				
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	
	stures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true
I declare under penalty of perjury that the information provided in this petition is true and correct.	and correct, that I am the foreign representative of a debtor in a foreign proceeding
[If petitioner is an individual whose debts are primarily consumer debts and has	and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	
or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)
chapter, and choose to proceed under chapter 7.	The second of th
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
have obtained and read the notice required by 11 U.S.C. § 342(b).	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
I request relief in accordance with the chapter of title 11, United States Code,	chapter of title 11 specified in this petition. A certified copy of the
specified in this petition.	order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	X (Signature of Foreign Representative)
Signature of Deptor	(Signature of Foreign Representative)
X Signature of Joint Debtor	And the state of t
	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	Date
Date	
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
Signature of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
	provided the debtor with a copy of this document and the notices and information
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor
Address	notice of the maximum amount before preparing any document for filing for a debtor
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	autoro.
Telephone Number	Printed Name and title, if any, of Bankruptcy Polition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	state the Social-Security number of the officer, principal, responsible person or
certification that the attorney has no knowledge after an inquiry that the information	partner of the bankruptcy petition proparer.) (Required by 11 U.S.C. § 110.)
in the schedules is incorrect.	
	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true	X
and correct, and that I have been authorized to file this petition on behalf of the debtor.	
GCOUNT.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States	Date
Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
	partner whose Social-Security number is provided above.
X	•
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an
Protect Lights of Courts/Hitert Helialong)	individual.
Title of Authorized Individual	
	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy patition preparer's failure to comply with the provisions of title 11 and
	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
	both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form I, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Inre Dwayne Hirsch	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/08) ~ Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of:	[Check the
applicable statement.] [Must be accompanied by a motion for determination by	the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date:

Form B1, Exhibit C (9/01)

In re Case No.

Exhibit "C" to Voluntary Petition

- 1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):
- 2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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Form B1, Exh.A (9/97)

In re Case No.

Exhibit "A" to Voluntary Petition

2.	The following	g financial data is t	he latest available i	nformation	and refers to the	debtor's condition on
.	·					
L.	Total assets				š	
	Total debts (is	ncluding debts liste	ed in 2.c., below)	5	S	
						Approximate number of holders
	Debt securitie	s held by more tha	n 500 holders.			
	secured / /	unsecured / /	subordinated / /	\$	····	
	secured / /	unsecured / /	subordinated / /	\$		
	secured / /	unsecured / /	subordinated / /	\$		
	secured / /	unsecured / /	subordinated / /	\$		
	secured / /	unsecured / /	subordinated / /	\$		
	Number of sha	ares of preferred st	ock			
	Number of sha	ares common stock				
	Comments, if	any:				
	Comments, II	aliy.				
	Brief descripti	on of debtor's busi	nese.			

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

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ln re _	Hirseh	DWALL	Case No.
	Debtor		(If known)

Main

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSSAND, WITE, YORK, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2654 SHADY LANGERT CRETE IL 60417 8719 S. Constane Aus Chicago, IL 60	OWNEL.		\$425,000 \$175,000	NA
	Tot	el>	The so and	· · · · · · · · · · · · · · · · · · ·

(Report also on Summary of Schedules.)

Kreditor
WGShwgton MUTUAL
1501 Yamato RD
BOCA Roton, FloriDA
33431-4438